

Certificate Number: 14751-PAM-DE-027785215

Bankruptcy Case Number: 16-02368



14751-PAM-DE-027785215

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 20, 2016, at 7:52 o'clock PM PDT, Brad J Gerstein completed a course on personal financial management given by internet by \$0\$ BK Class Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 21, 2016

By: /s/Laura E Hauptman for AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor